

**DECLARATION OF DEBRA THOMPSON IN SUPPORT OF
DEFENDANT'S MOTION FOR SUMMARY JUDGMENT**

I, Debra Thompson, hereby declare under penalty of perjury that the following is true and accurate to the best of my knowledge, information, and belief:

1. I am currently the Director of Custody/Servicer Oversight at Federal National Mortgage Association (“Fannie Mae”). I submit this declaration in support of Defendant Fannie Mae’s Motion for Summary Judgment, and have personal knowledge of the facts set forth below.

2. Fannie Mae is a federally chartered company that purchases mortgage loans originated by lenders in the primary mortgage market, to provide liquidity and stability to the mortgage markets. Each year, Fannie Mae buys millions of mortgage loans on the secondary market from its approved lender partners. Set forth below, by year for the 2003-2008 period, are the numbers of mortgage loans acquired by Fannie Mae either as part of the issuance of mortgage backed securities or individually on a “cash” basis.¹ During the period 2003-2008, Fannie Mae purchased an average of 3.9 million loans annually.

Year	MBS Purchases	Cash Purchases	Total
2003	6,921,115	1,075,596	7,996,711
2004	3,256,197	462,703	3,718,900
2005	2,680,520	425,720	3,106,240
2006	2,358,542	459,884	2,818,426
2007	2,886,562	530,929	3,417,491
2008	2,365,343	439,073	2,804,416

¹ These data are based upon Fannie Mae’s records of mortgage purchases.

3. Until February 2009, one of Fannie Mae's approximately 1,800 active approved Sellers/Servicers was U.S. Mortgage Corporation ("U.S. Mortgage"), which became an approved Fannie Mae Seller/Servicer in 1996. As a Seller/Servicer, U.S. Mortgage could both sell mortgage loans to Fannie Mae and continue to service those loans post sale by collecting monthly principal and interest payments from the borrowers.

4. From 2001 through January 2009, I understand that U.S. Mortgage sold Fannie Mae 2,544 mortgage loans from 91 credit unions that used U.S. Mortgage through its subsidiary, CU National Mortgage LLC, as their agent. For 2,002 of these 2,544 loans, it is my understanding that the credit unions authorized the sales to Fannie Mae, they received the proceeds from their agent, and there has been no dispute regarding Fannie Mae's ownership. Said another way, I understand that the ownership of only 502 of the 2,544 loans has been disputed by the credit unions.

5. Fannie Mae acquired 231 Picatinny Federal Credit Union ("Picatinny") loans from U.S. Mortgage from February 2002 to December 2008. After certifying that each loan met Fannie Mae's certification requirements, Fannie Mae transferred payment funds to U.S. Mortgage, completing the purchase of the loans. Although U.S. Mortgage continued to service the loans for Fannie Mae, Fannie Mae retained the original notes in its custodial department in a secure vault in Herndon, Virginia. I understand that Fannie Mae's ownership of 51 of these notes (the "Disputed Notes") are in dispute; the remaining notes – about 77% of the total – are not in dispute.

6. In February 2009, Fannie Mae learned that Michael J. McGrath, U.S. Mortgage's CEO, had perpetrated a fraud. Specifically, McGrath allegedly sold to

Fannie Mae mortgage loans (mortgages and notes) owned by certain credit unions without the knowledge and consent of such credit unions (including Picatinny) and did not remit the proceeds of the sales to the credit unions. After the fraud was uncovered, Fannie Mae examined the Disputed Notes. With only one exception, where Fannie Mae was unable to locate the original note, each note had an unbroken chain of ownership: they all had been endorsed on behalf of Picatinny to U.S. Mortgage and then by U.S. Mortgage in blank.

7. Fannie Mae paid a total of \$13,059,775.64 for the 51 Disputed Notes.

8. Fannie Mae's loan servicing standards do not permit the servicer to keep the original note in the serviced loan file.

9. Attached hereto as Exhibit A is a true and correct copy of a chart identifying, by loan number, the 51 Picatinny Disputed Notes, the dates of those Disputed Notes, the dates on which the Disputed Notes were purchased by Fannie Mae, and the original principal amount of each Disputed Note.

10. Attached hereto as Exhibit B is a true and correct copy of a chart identifying, by loan number, the 179 Picatinny undisputed notes, the dates of those undisputed notes, the dates on which the undisputed notes were purchased by Fannie Mae, and the original principal amount of each undisputed note.

11. As set forth on Exhibit A, all of the Picatinny Disputed Notes were sold to Fannie Mae by U.S. Mortgage in November 2007 to December 2008. At least six Picatinny undisputed notes were sold to Fannie Mae by U.S. Mortgage during this same period. *See Exhibit B.*

12. I have reviewed the Picatinny Disputed Notes, identified on the chart attached as Exhibit A. The Disputed Notes met Fannie Mae's certification requirements. Fannie Mae relied on the fact that U.S. Mortgage delivered original Piccatiny notes to Fannie Mae as evidence of U.S. Mortgage's authority to sell those loans. In my experience, there is no good reason for an agent such as U.S. Mortgage to have original notes other than if the agent has authority to sell the notes, either because it purchased them from the payee entity or because that entity directed the agent to sell the note. For that reason, among others, Fannie Mae's certifiers are taught to verify that every note Fannie Mae purchases is an original. Fannie Mae rejects copies.

13. Fannie Mae, as required by its procedures, also received fully executed, notarized mortgage assignments for each of the 51 Disputed Notes, conveying the interest in the mortgage to Fannie Mae. Mortgages sold to Fannie Mae can either be electronically recorded on the Mortgage Electronic Recording System ("MERS") or on the local jurisdiction's filing system. If the mortgage is on MERS, Fannie Mae's procedures do not require delivery of a mortgage assignment. If the mortgage is not on MERS, Fannie Mae ordinarily requires a mortgage assignment. None of the 51 Disputed Notes were MERS. In addition, while not required, U.S. Mortgage delivered an intervening assignment of mortgage. Each of those assignments was notarized and signed on behalf of Picatinny by McGrath as an AVP of Picatinny. The certifiers also ensured that the loan packets contained an assignment of mortgage conveying the interest in the mortgage to Fannie Mae.

I declare under penalty of perjury that the foregoing is true and correct
pursuant to 28 U.S.C. § 1746.

Executed on December 13, 2010.


Debra Thompson

EXHIBIT A
Disputed Notes

	<u>FNMA Loan Number</u>	<u>Credit Union Loan Number</u>	<u>Date of Disputed Note</u>	<u>Date Disputed</u>	<u>Note Was Purchased by FNMA</u>	<u>Principal Amount of Disputed Note</u>
1	4005756778	301310876	1/17/2006	12/27/2007	\$ 279,200.00	
2	4005756472	3330001410	2/29/2006	12/27/2007	\$ 360,000.00	
3	4005756780	3330000341	3/10/2006	12/27/2007	\$ 250,000.00	
4	4005756771	3330000431	4/28/2006	12/27/2007	\$ 410,000.00	
5	4005756772	3330000819	5/31/2006	12/27/2007	\$ 415,000.00	
6	4005756773	3330000877	6/8/2006	12/27/2007	\$ 207,000.00	
7	4005756775	3330000898	6/15/2006	12/27/2007	\$ 387,000.00	
8	4005756774	3330000887	6/15/2006	12/27/2007	\$ 301,500.00	
9	4006016274	3330000992	6/29/2006	8/14/2008	\$ 365,000.00	
10	4005756776	3330001233	8/28/2006	12/27/2007	\$ 226,400.00	
11	4005756777	301308649	10/12/2006	12/27/2007	\$ 250,000.00	
12	4005756471	3330001700	10/30/2006	12/27/2007	\$ 338,530.00	
13	4006016265	3330001896	11/17/2006	8/14/2008	\$ 128,800.00	
14	4005661276	3330002030	12/27/2006	11/27/2007	\$ 218,000.00	
15	4005661270	3330002101	12/29/2006	11/27/2007	\$ 249,000.00	
16	4006016275	3330001919	1/9/2007	8/14/2008	\$ 141,000.00	
17	4005661271	3330002175	1/19/2007	11/27/2007	\$ 340,000.00	
18	4005661275	3330002216	1/27/2007	11/27/2007	\$ 375,250.00	
19	4005661272	3330002274	2/7/2007	11/27/2007	\$ 249,950.00	
20	4005661274	3330002345	2/23/2007	11/27/2007	\$ 260,000.00	
21	4006016266	3330002397	2/28/2007	8/14/2008	\$ 156,000.00	
22	4005661273	3330002295	3/7/2007	11/27/2007	\$ 228,000.00	
23	4005757011	3330002748	5/11/2007	12/27/2007	\$ 195,000.00	
24	4005648157	3330002764	6/27/2007	11/13/2007	\$ 225,000.00	
25	4005648151	3330002928	7/31/2007	11/13/2007	\$ 356,400.00	
26	4005648158	3330003243	8/17/2007	11/13/2007	\$ 224,750.00	
27	4005648154	3330003136	8/20/2007	11/13/2007	\$ 190,500.00	
28	4005648153	3330003095	10/5/2007	11/13/2007	\$ 220,000.00	
29	4005648159	3330003592	10/8/2007	11/13/2007	\$ 156,500.00	
30	4005648155	3330003506	10/12/2007	11/13/2007	\$ 208,000.00	
31	4005648156	3330003597	10/27/2007	11/13/2007	\$ 292,600.00	
32	4005757012	3330003642	11/26/2007	12/27/2007	\$ 233,000.00	
33	4005757014	3330003754	11/28/2007	12/27/2007	\$ 367,900.00	
34	4006016268	3330004513	4/22/2008	8/14/2008	\$ 216,900.00	
35	4006016267	3330004404	4/22/2008	8/14/2008	\$ 165,050.00	
36	4006016270	3330004650	5/20/2008	8/14/2008	\$ 194,650.00	
37	4006016269	3330004602	5/29/2008	8/14/2008	\$ 175,000.00	
38	4006016271	3330004771	6/12/2008	8/14/2008	\$ 306,850.00	
39	4006016276	3330004529	6/23/2008	8/14/2008	\$ 180,000.00	
40	4006016272	3330004845	6/30/2008	8/14/2008	\$ 176,300.00	
41	4006016277	3330004959	7/11/2008	8/14/2008	\$ 297,500.00	
42	4006016273	3330004895	7/24/2008	8/14/2008	\$ 245,700.00	
43	4006016454	3330004359	7/31/2008	8/14/2008	\$ 315,000.00	

EXHIBIT A
Disputed Notes

			<u>Date Disputed</u>	<u>Note Was</u>	<u>Purchased by</u>	<u>Principal Amount of</u>	<u>Disputed Note</u>
	<u>FNMA Loan Number</u>	<u>Credit Union Loan Number</u>	<u>Date of Disputed Note</u>	<u>FNMA</u>			
44	4006197950	3330005226	8/27/2008	12/23/2008	\$	280,000.00	
45	4006113174	3330005103	9/12/2008	10/6/2008	\$	224,000.00	
46	4006152757	3330005404	10/8/2008	11/10/2008	\$	305,000.00	
47	4006152759	3330005439	10/15/2008	11/10/2008	\$	227,500.00	
48	4006153590	3330005254	11/6/2008	11/12/2008	\$	232,000.00	
49	4006188124	3330005369	11/14/2008	12/16/2008	\$	328,000.00	
50	4006188123	3330005273	11/21/2008	12/16/2008	\$	246,000.00	
51	4006188125	3330005457	12/1/2008	12/16/2008	\$	239,000.00	

EXHIBIT B
Undisputed Notes

			<u>Date Undisputed</u>		
			<u>Date of Undisputed Note</u>	<u>Note Was Purchased by FNMA</u>	<u>Principal Amount of Undisputed Note</u>
1	4003534633	CUNL01215	11/14/2001	9/2/2003	\$ 68,020.15
2	4002127047	107553	2/25/2002	2/28/2002	\$ 168,000.00
3	4003525455	CUNL00965	8/28/2002	8/28/2003	\$ 159,137.62
4	4003525456	CUNL00973	9/10/2002	8/28/2003	\$ 133,094.77
5	4003531126	CUNL01084	9/13/2002	8/29/2003	\$ 110,914.10
6	4003531127	CUNL01151	9/19/2002	8/29/2003	\$ 111,697.80
7	4003529997	CUNL01136	9/23/2002	9/3/2003	\$ 96,447.06
8	4003524041	CUNL00654	9/26/2002	8/28/2003	\$ 176,498.12
9	4003531128	CUNL01213	10/2/2002	8/29/2003	\$ 41,628.41
10	4002508989	CUNL01230	10/4/2002	10/17/2002	\$ 179,000.00
11	4003525454	CUNL00544	10/9/2002	8/28/2003	\$ 130,693.80
12	4003531131	CUNL01292	10/11/2002	8/29/2003	\$ 106,163.01
13	4003530002	CUNL01362	10/11/2002	8/29/2003	\$ 213,934.96
14	4003521300	CUNL01379	10/14/2002	8/27/2003	\$ 105,127.29
15	4003527097	CUNL01444	10/15/2002	9/3/2003	\$ 114,336.63
16	4003527096	CUNL01390	10/17/2002	8/28/2003	\$ 136,986.49
17	4003534634	CUNL01241	10/18/2002	9/2/2003	\$ 118,592.54
18	4003525460	CUNL01408	10/18/2002	8/28/2003	\$ 106,643.81
19	4003527095	CUNL01327	10/18/2002	8/28/2003	\$ 242,025.52
20	4002599279	CUNL01267	10/18/2002	11/19/2002	\$ 215,000.00
21	4002599279	CUNL01267	10/18/2002	11/19/2002	\$ 215,000.00
22	4003524048	CUNL01454	10/21/2002	8/28/2003	\$ 125,853.34
23	4003525459	CUNL01360	10/22/2002	8/28/2003	\$ 192,894.10
24	4003521295	CUNL01221	10/23/2002	8/27/2003	\$ 91,748.92
25	4003521298	CUNL01253	10/23/2002	8/27/2003	\$ 129,725.69
26	4003521301	CUNL01468	10/24/2002	8/27/2003	\$ 114,226.26
27	4003524042	CUNL01164	10/25/2002	9/3/2003	\$ 122,948.99
28	4003521302	CUNL01486	10/30/2002	8/27/2003	\$ 194,343.18
29	4003524527	CUNL01476	10/30/2002	8/28/2003	\$ 60,926.62
30	4003524044	CUNL01385	11/6/2002	8/28/2003	\$ 132,153.40
31	4003521299	CUNL01256	11/7/2002	8/27/2003	\$ 100,819.75
32	4003581104	CUNL01280	11/8/2002	9/15/2003	\$ 193,620.41
33	4003520354	CUNL01503	11/12/2002	8/27/2003	\$ 81,785.51
34	4002625414	CUNL01699	11/15/2002	11/26/2002	\$ 120,000.00
35	4003524524	CUNL01410	11/20/2002	8/28/2003	\$ 170,050.29
36	4003520352	CUNL01347	11/20/2002	8/27/2003	\$ 116,605.95
37	4003524525	CUNL01420	11/26/2002	8/28/2003	\$ 170,679.63
38	4003534635	CUNL01254	12/4/2002	9/2/2003	\$ 33,648.25
39	4003524528	CUNL01657	12/12/2002	8/28/2003	\$ 97,171.59
40	4003548711	CUNL01491	12/19/2002	9/5/2003	\$ 98,418.39
41	4003524531	CUNL02196	1/8/2003	8/28/2003	\$ 80,269.04
42	4003524530	CUNL02027	1/27/2003	8/28/2003	\$ 127,255.86
43	4002821935	CUNL01480	1/28/2003	2/6/2003	\$ 105,000.00

EXHIBIT B
Undisputed Notes

			<u>Date Undisputed</u>		
			<u>Date of Undisputed Note</u>	<u>Note Was Purchased by FNMA</u>	<u>Principal Amount of Undisputed Note</u>
44	4002833694	CUNL01780	1/31/2003	2/11/2003	\$ 70,000.00
45	4002865872	CUNL02513	2/10/2003	2/24/2003	\$ 87,000.00
46	4003527098	CUNL02326	2/14/2003	9/3/2003	\$ 160,139.74
47	4002901594	CUNL02500	2/26/2003	3/7/2003	\$ 135,000.00
48	4003545925	CUNL02860	3/4/2003	9/4/2003	\$ 213,866.83
49	4002938132	CUNL02800	3/12/2003	3/20/2003	\$ 137,500.00
50	4003548712	CUNL02171	3/14/2003	9/5/2003	\$ 114,152.66
51	4003545924	CUNL02807	3/26/2003	9/4/2003	\$ 134,055.70
52	4003545926	CUNL02890	3/28/2003	9/4/2003	\$ 209,116.67
53	4003545922	CUNL02055	4/3/2003	9/4/2003	\$ 114,516.27
54	4003545928	CUNL03058	4/4/2003	9/4/2003	\$ 84,732.48
55	4003057197	CUNL03029	4/11/2003	4/25/2003	\$ 157,000.00
56	4003545929	PRI00234	4/15/2003	9/4/2003	\$ 175,446.08
57	4003067184	CUNL03138	4/18/2003	4/29/2003	\$ 100,500.00
58	4003545923	CUNL02650	4/24/2003	9/4/2003	\$ 249,213.21
59	4003548713	PRI00139	4/24/2003	9/5/2003	\$ 89,612.43
60	4003554899	PRI01980	4/28/2003	9/8/2003	\$ 275,600.00
61	4003115581	CUNL02963	4/30/2003	5/13/2003	\$ 142,000.00
62	4003184941	PRI00214	5/15/2003	6/3/2003	\$ 130,000.00
63	4003155828	PRI00199	5/15/2003	5/23/2003	\$ 300,000.00
64	4003175256	PRI00256	5/15/2003	5/30/2003	\$ 81,300.00
65	4003184939	PRI00186	5/15/2003	6/3/2003	\$ 158,100.00
66	4003184940	CUNL03288	5/16/2003	6/3/2003	\$ 130,000.00
67	4003184951	PRI00040	5/19/2003	6/3/2003	\$ 130,000.00
68	4003184950	CUNL02932	5/20/2003	6/3/2003	\$ 225,000.00
69	4003184958	PRI00121	5/20/2003	6/3/2003	\$ 184,350.00
70	4003184965	PRI00456	5/21/2003	6/3/2003	\$ 91,000.00
71	4002180158	PRI00160	5/23/2003	6/2/2003	\$ 28,550.00
72	4003212321	CUNL02296	5/27/2003	6/10/2003	\$ 120,500.00
73	4003200834	PRI00407	5/27/2003	6/6/2003	\$ 156,500.00
74	4003212317	PRI00115	5/29/2003	6/10/2003	\$ 163,000.00
75	4003217888	CUNL03034	5/29/2003	6/11/2003	\$ 109,000.00
76	4003212316	PRI00691	5/30/2003	6/10/2003	\$ 97,300.00
77	4003226246	PRI00541	6/3/2003	6/13/2003	\$ 112,000.00
78	4003226245	PRI00494	6/5/2003	6/13/2003	\$ 167,500.00
79	4003231723	PRI00586	6/6/2003	6/16/2003	\$ 180,400.00
80	4003264234	CUNL03362	6/13/2003	6/24/2003	\$ 238,000.00
81	4003264232	PRI00620	6/16/2003	6/24/2003	\$ 235,000.00
82	4003280485	PRI00380	6/18/2003	6/27/2003	\$ 130,000.00
83	4003284265	PRI00533	6/18/2003	6/30/2003	\$ 138,000.00
84	4003280482	PRI00567	6/20/2003	6/27/2003	\$ 225,000.00
85	4003326939	PRI00733	6/23/2003	7/11/2003	\$ 126,000.00
86	4003312806	PRI00765	6/23/2003	7/8/2003	\$ 185,700.00

EXHIBIT B
Undisputed Notes

			<u>Date Undisputed</u>		
			<u>Date of Undisputed Note</u>	<u>Note Was Purchased by FNMA</u>	<u>Principal Amount of Undisputed Note</u>
87	4003326941	CUNL03413	6/24/2003	7/11/2003	\$ 119,500.00
88	4003312805	PRI00442	6/24/2003	7/8/2003	\$ 110,000.00
89	4003312802	PRI00695	6/25/2003	7/8/2003	\$ 68,000.00
90	4003312804	PRI00652	6/26/2003	7/8/2003	\$ 80,000.00
91	4003315401	PRI00708	6/26/2003	7/8/2003	\$ 224,000.00
92	4003322899	PRI00801	6/26/2003	7/10/2003	\$ 103,850.00
93	4003384010	PRI00890	6/27/2003	7/24/2003	\$ 204,950.00
94	4003326940	PRI00957	6/27/2003	7/11/2003	\$ 262,100.00
95	4003339493	PRI00935	6/30/2003	7/15/2003	\$ 233,150.00
96	4003374230	PRI00993	7/2/2003	7/23/2003	\$ 170,000.00
97	4003372870	PRI00936	7/8/2003	7/22/2003	\$ 146,500.00
98	4003354048	PRI00839	7/9/2003	7/17/2003	\$ 227,500.00
99	4003369012	CUNL03075	7/10/2003	7/22/2003	\$ 108,000.00
100	4003379777	PRI01121	7/11/2003	7/24/2003	\$ 40,000.00
101	4003371988	PRI00795	7/11/2003	7/22/2003	\$ 300,000.00
102	4003387021	PRI01064	7/14/2003	7/25/2003	\$ 109,600.00
103	4003384014	PRI00511	7/14/2003	7/24/2003	\$ 207,000.00
104	4003381369	PRI00716	7/15/2003	7/24/2003	\$ 224,000.00
105	4003388673	PRI00704	7/15/2003	7/25/2003	\$ 220,000.00
106	4003371986	PRI00834	7/16/2003	7/22/2003	\$ 89,600.00
107	4003375195	PRI00902	7/16/2003	7/23/2003	\$ 125,000.00
108	4003387015	PRI00739	7/17/2003	7/25/2003	\$ 191,000.00
109	4003424007	PRI01029	7/18/2003	8/4/2003	\$ 137,500.00
110	4003400491	PRI01073	7/21/2003	7/29/2003	\$ 291,400.00
111	4003399812	PRI00420	7/21/2003	7/29/2003	\$ 183,000.00
112	4003412505	PRI01083	7/22/2003	7/31/2003	\$ 73,000.00
113	4003453027	PRI00762	7/25/2003	8/11/2003	\$ 149,150.00
114	4003461484	PRI01024	7/31/2003	8/12/2003	\$ 136,000.00
115	4003451615	PRI00877	7/31/2003	8/11/2003	\$ 146,150.00
116	4003472522	PRI00929	8/4/2003	8/14/2003	\$ 167,600.00
117	4003499663	PRI01082	8/8/2003	8/21/2003	\$ 106,500.00
118	4003499667	PRI00529	8/8/2003	8/21/2003	\$ 156,000.00
119	4003500719	PRI01087	8/8/2003	8/21/2003	\$ 302,600.00
120	4003530354	PRI01008	8/12/2003	8/29/2003	\$ 148,500.00
121	4003530352	PRI01212	8/12/2003	8/29/2003	\$ 218,000.00
122	4003564830	PRI01683	8/18/2003	9/10/2003	\$ 93,350.00
123	4003561541	PRI01679	8/19/2003	9/9/2003	\$ 125,000.00
124	4003561539	PRI01368	8/19/2003	9/9/2003	\$ 190,000.00
125	4003567447	PRI01785	8/20/2003	9/10/2003	\$ 73,700.00
126	4003569834	PRI01586	8/21/2003	9/11/2003	\$ 104,000.00
127	4003561542	PRI01774	8/25/2003	9/9/2003	\$ 199,250.00
128	4003554902	PRI02118	8/27/2003	9/8/2003	\$ 103,000.00
129	4003558890	PRI01921	8/29/2003	9/9/2003	\$ 89,000.00

EXHIBIT B
Undisputed Notes

			<u>Date Undisputed</u>		
			<u>Date of Undisputed Note</u>	<u>Note Was Purchased by FNMA</u>	<u>Principal Amount of Undisputed Note</u>
130	4003569831	PRI01519	8/30/2003	9/11/2003	\$ 142,000.00
131	4003564837	PRI01636	9/2/2003	9/10/2003	\$ 152,000.00
132	4003567451	PRI02233	9/4/2003	9/10/2003	\$ 102,650.00
133	4003576770	PRI00830	9/5/2003	9/12/2003	\$ 85,400.00
134	4003581100	PRI01768	9/5/2003	9/15/2003	\$ 130,800.00
135	4003593298	PRI01809	9/5/2003	9/17/2003	\$ 122,850.00
136	4003594116	PRI01938	9/11/2003	9/17/2003	\$ 100,000.00
137	4003564845	PRI01592	9/12/2003	9/10/2003	\$ 161,200.00
138	4003618796	PRI00931	9/19/2003	9/25/2003	\$ 251,750.00
139	4003623757	PRI02002	9/19/2003	9/26/2003	\$ 122,600.00
140	4003623759	PRI01755	9/22/2003	9/26/2003	\$ 172,000.00
141	4003635650	PRI02392	9/24/2003	10/1/2003	\$ 106,350.00
142	4003651923	CUNL03812	9/24/2003	10/7/2003	\$ 100,000.00
143	4003652488	PRI01772	9/25/2003	10/7/2003	\$ 131,000.00
144	4003659672	PRI01315	10/2/2003	10/9/2003	\$ 150,000.00
145	4003697480	PRI01108	10/17/2003	10/28/2003	\$ 170,000.00
146	4003708347	PRI02058	10/28/2003	11/4/2003	\$ 92,000.00
147	4003709562	PRI02871	10/29/2003	11/5/2003	\$ 107,500.00
148	4003715298	PRI01631	10/31/2003	11/7/2003	\$ 322,700.00
149	4003716956	PRI00930	11/3/2003	11/7/2003	\$ 133,400.00
150	4003715661	PRI02465	11/4/2003	11/7/2003	\$ 288,500.00
151	4003793937	PRI03037	12/12/2003	12/22/2003	\$ 140,000.00
152	4003820873	PRI01965	1/6/2004	1/13/2004	\$ 83,850.00
153	4003845018	PRI01491	1/26/2004	2/3/2004	\$ 91,600.00
154	4003867584	PRI01983	2/13/2004	2/20/2004	\$ 227,250.00
155	4003875146	301303592	2/20/2004	2/27/2004	\$ 232,750.00
156	4003883964	301303333	2/23/2004	3/4/2004	\$ 102,800.00
157	4003881886	301303802	2/27/2004	3/3/2004	\$ 75,600.00
158	4004089381	301305599	7/19/2004	7/21/2004	\$ 84,000.00
159	4004110354	301305836	8/6/2004	8/10/2004	\$ 105,000.00
160	4004253500	301307114	12/7/2004	12/10/2004	\$ 52,500.00
161	4004568073	301309509	9/16/2005	9/20/2005	\$ 22,500.00
162	4004634090	301310156	11/9/2005	11/12/2005	\$ 163,000.00
163	4005018444	3330001412	8/25/2006	9/5/2006	\$ 260,000.00
164	4005018445	3330001221	8/30/2006	9/5/2006	\$ 108,100.00
165	4005027469	3330001358	8/31/2006	9/12/2006	\$ 350,000.00
166	4005059560	3330001639	9/28/2006	10/9/2006	\$ 195,000.00
167	4005084619	3330001548	10/30/2006	11/1/2006	\$ 130,000.00
168	4005303182	3330002265	3/22/2007	4/2/2007	\$ 180,000.00
169	4005339372	3330002728	4/27/2007	5/8/2007	\$ 170,000.00
170	4005339373	3330002746	4/30/2007	5/8/2007	\$ 75,000.00
171	4005458175	3330002847	6/20/2007	6/25/2007	\$ 193,875.30
172	4005531624	3330003084	8/10/2007	8/20/2007	\$ 157,000.00

EXHIBIT B
Undisputed Notes

			<u>Date Undisputed</u>		
			<u>Date of</u>	<u>Note Was</u>	
	<u>FNMA Loan</u>	<u>Credit Union</u>	<u>Undisputed</u>	<u>Purchased by</u>	<u>Principal Amount of</u>
	<u>Number</u>	<u>Loan Number</u>	<u>Note</u>	<u>FNMA</u>	<u>Undisputed Note</u>
173	4005548565	3330003361	8/22/2007	8/30/2007	\$ 167,500.00
174	4005663275	3330003724	11/19/2007	11/29/2007	\$ 357,900.00
175	4005766120	3330003847	12/26/2007	1/10/2008	\$ 400,000.00
176	4005768475	3330003814	1/4/2008	1/14/2008	\$ 245,000.00
177	4005771727	3330003883	1/9/2008	1/17/2008	\$ 165,300.00
178	4005792451	3330003872	2/1/2008	2/11/2008	\$ 258,000.00
179	4005849192	3330003523	3/18/2008	3/25/2008	\$ 191,350.00